



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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Attorneys for the Debtor(s)

In Re:

RAFAEL L. SANCHEZ, DEBTOR(S)

Order Filed on June 23, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 16-20402 SLM

Chapter: 13  
6/23/2021

Hearing Date: 12/9/20 10:00 a.m.

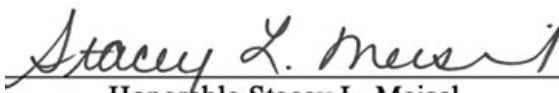
Judge: Stacey L. Meisel

**CHAPTER 13 ORDER AUTHORIZING CANCELLATION,  
VOIDING AND/OR DISCHARGE OF RECORD OF:**

MORTGAGE       LIEN       OTHER (specify) \_\_\_\_\_

Recommended Local Form:  Followed       Modified

**DATED: June 23, 2021**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE CERTIFIED BY THE BANKRUPTCY  
COURT WITH THE APPROPRIATE SEAL BEFORE IT MAY BE RECORDED.**

The following matters are determined and hereby ORDERED:

1. The debtor(s) has successfully completed a Chapter 13 Plan, which provides for the discharge and cancellation of record of the Mortgage/Lien referenced below.
2. The debtor(s) is entitled to have the Mortgage/Lien referenced below discharged and cancelled of record.
3. Description of Real Property:

Location (Street Address) 412 Third Street, Union City, New Jersey 07087

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4. Description of Mortgage/Judgment Lien:
  - a. Original Mortgagee/Lienholder: Mers as Nominee for Countrywide Home Loans
  - b. Current Assignee: Real Time Resolutions as Agent for RRA CP Opportunity Trust
  - c. Current Servicer: Real Time Resolutions as Agent for RRA CP Opportunity Trust
  - d. Date of Mortgage/Lien: May 12, 2006
  - e. Date of Recordation: May 15, 2006
  - f. Place of Recordation: Hudson County
    - i. Mortgage Book: 14366
    - ii. Page: 00124, et. seq.
  - g. Original Principal Balance of Mortgage/Lien: \$ 79,000
5. The Mortgage/Lien referenced in this Order is hereby cancelled, voided, and/or discharged of record.
6. A certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

In re:  
Rafael L Sanchez  
Debtor

Case No. 16-20402-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 24, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:**

Recip ID	Recipient Name and Address
db	+ Rafael L Sanchez, 412 Third Street, Union City, NJ 07087-4005

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Herbert B. Raymond	on behalf of Debtor Rafael L Sanchez herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Kevin M. Buttery	on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION kbuttery@moodklaw.com
Laura M. Egeman	on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

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Marie-Ann Greenberg

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJ\_ECF\_Notices@mccalla.com  
[mccallaecf@ecf.courtdrive.com](mailto:mccallaecf@ecf.courtdrive.com)

Patrick O. Lacsina

on behalf of Creditor Seterus Inc. as authorized Subservicer for Federal National Mortgage Association (Fannie Mae), Creditor  
c/o Seterus, Inc. , [PATRICK.LACSINA@GMAIL.COM](mailto:PATRICK.LACSINA@GMAIL.COM)

Robert P. Saltzman

on behalf of Creditor Ajax Mortgage Loan Trust 2020-D Mortgage-Backed Securities, Series 2020-D, by U.S. Bank National  
Association, as Indenture Trustee [dnj@pbslaw.org](mailto:dnj@pbslaw.org)

TOTAL: 9